

PATENT
Docket NCR-8243

Al [Paragraph commencing at page 4, line 21]

The ATM 10 further comprises processor means in the form of a controller unit 50 which communicates with components of the user interface module block 40, with an operator panel 52 mounted inside [to] of the ATM 10, and with the cash dispenser module 46.

a2 [Paragraph commencing at page 6, line 7]

Users may be reluctant to converse with a terminal within earshot of others, particularly where security sensitive information, such as a PIN or code word, is being relayed to the terminal. Accordingly, terminals in accordance with the invention may be enclosed, partially enclosed, or otherwise arranged to minimize the possibility of the conversation between the terminal and the user from being overheard by third parties. Alternatively, or in addition, the terminal may be provided with sensors 58 for determining the location of the user, and directional loudspeakers and microphones, such that the speech volume may be kept at a relatively low level, and to assist in eliminating background noise.

In the Claims

Please substitute the following claims for the corresponding claims being amended as presented in the appendix:

- a3
1. (amended) A self-service terminal comprising:
 - instructing means for producing audible terminal operating instructions for a user;
 - interface means for permitting a user to manually interact with the terminal in response to the audible terminal operating instructions;
 - means for recognizing speech, such that a user may